

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Judy Faye Walton**

Case No: **19-36312-KLP**

This plan, dated **December 10 2019**, is:

- ☒ the *first* Chapter 13 plan filed in this case.
☐ a modified Plan, which replaces the
☐ confirmed or ☐ unconfirmed Plan dated ____.

Date and Time of Modified Plan Confirmation Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

1. Notices

To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court.

(1) Richmond and Alexandria Divisions:

The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed.

(2) Norfolk and Newport News Divisions: a confirmation hearing will be held even if no objections have been filed.

(a) A scheduled confirmation hearing will not be convened when:

- (1) an amended plan is filed prior to the scheduled confirmation hearing; or
(2) a consent resolution to an objection to confirmation anticipates the filing of an amended plan and the objecting party removes the scheduled confirmation hearing prior to 3:00 pm on the last business day before the confirmation hearing.

In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance.

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

A.	A limit on the amount of a secured claim, set out in Section 4.A which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
B.	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 8.A	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
C.	Nonstandard provisions, set out in Part 12	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

2. Funding of Plan. The debtor(s) propose to pay the Trustee the sum of \$ 220.00 per month for 60 months. Other payments to the Trustee are as follows:

The total amount to be paid into the Plan is \$ 13,200.00.

3. Priority Creditors. The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10% of all sums received under the plan.
2. Check one box:

☒ Debtor(s)' attorney has chosen to be compensated pursuant to the "no-look" fee under Local Bankruptcy Rule 2016-1(C)(1)(a) and (C)(3)(a) and will be paid \$ 5,171.00, balance due of the total fee of \$ 5,296.00 concurrently with or prior to the payments to remaining creditors.

☐ Debtor(s)' attorney has chosen to be compensated pursuant to Local Bankruptcy Rule 2016-1(C)(1)(c)(ii) and must submit applications for compensation as set forth in the Local Rules.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid pursuant to 3.C below:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
County of Prince George	Taxes and certain other debts	500.00	8.33 60 months
Virginia Dept of Taxation	Taxes and certain other debts	1,500.00	25.00 60 months

C. Claims under 11 U.S.C. § 507(a)(1).

The following priority creditors will be paid prior to other priority creditors but concurrently with administrative claims above.

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
-NONE-			

4. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 4(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 5 of the Plan.**

The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est. Debt Bal.</u>	<u>Replacement Value</u>
Michael Wayne Investment Co.	2006 Mitsubishi Endeavor AWD 299,000 miles	5/2014	7,430.00	2,025.00
Prince George Service Corp	2007 Tow Pro Trailer		1,200.00	275.00
Internal Revenue Service	Tax Lien on Personal Property	2005	27,749.00	954.00

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that

the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay under §§ 362(a) and 1301(a) as to the interest of the debtor(s), any co-debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
Westlake Financial Services	2004 Ford F150 200,000 miles Inoperable	300.00	6,333.37

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 4(D) and/or 7(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Michael Wayne Investment Co.	2006 Mitsubishi Endeavor AWD 299,000 miles	25.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 7(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except those loans provided for in section 6 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation specified in sub-section A and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment & Est. Term</u>
Michael Wayne Investment Co.	2006 Mitsubishi Endeavor AWD 299,000 miles	2,025.00	5.75%	72.63 30 months
Prince George Service Corp	2007 Tow Pro Trailer	275.00	5.75%	23.64 12 months
Internal Revenue Service	Tax Lien on Personal Property	954.00	4%	Prorata 7 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' principal residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 6 of the Plan.

5. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

6. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Principal Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement. A default on the regular contract payments on the debtor(s) principal residence is a default under the terms of the plan.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage & Est. Term</u>
-NONE-					

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment & Term</u>
-NONE-				

7. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts, leases and/or timeshare agreements listed below.

A. Executory contracts and unexpired leases to be rejected. The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

8. Liens Which Debtor(s) Seek to Avoid.

A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation

hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-				

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate adversary proceedings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

9. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- If relief from the automatic stay is ordered as to any item of collateral listed in the plan, then, unless otherwise ordered by the court, all payments as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.
- Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in the plan.

10. Vesting of Property of the Estate. Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not transfer, sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

11. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, whether unsecured or secured, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

12. Nonstandard Plan Provisions

■ None. If "None" is checked, the rest of Part 12 need not be completed or reproduced.

Dated: **December 10 2019**

/s/ Judy Faye Walton
Judy Faye Walton
Debtor

/s/ Patrick Thomas Keith
Patrick Thomas Keith 48446
Debtor's Attorney

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Form Plan, other than any nonstandard provisions included in Part 12.

Exhibits: Copy of Debtor(s)' Budget (Schedules I and J); Matrix of Parties Served with Plan

Certificate of Service

I certify that on **December 10 2019**, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Patrick Thomas Keith
Patrick Thomas Keith 48446
Signature

P.O. Box 11588
Richmond, VA 23230-1588
Address

(804) 358-9900
Telephone No.

CERTIFICATE OF SERVICE PURSUANT TO RULE 7004

I hereby certify that on **December 10 2019** true copies of the forgoing Chapter 13 Plan and Related Motions were served upon the following creditor(s):

Internal Revenue Service
400 N. Eighth Street; Richmond, VA 23219

Attorney General of the U.S., William Barr, A.G.
U.S. Department of Justice; 950 Pennsylvania Avenue, NW Washington, DC 20530-0001

U.S. Attorney's Office; Attn: Jonathan H. Hambrick, Civil Process Clerk
919 E. Main St. Ste 1900; Richmond, VA 23219

Michael Wayne Investment Co.; R. Edward Bourdon, Jr., Reg. Agent
Pembroke One 5th Floor; 281 Independence Blvd; Virginia Beach, VA 23462

Vincent D. Hardy, Reg. Agent; Prince George Service Corporation
800 South Sycamore Street; Petersburg, VA 23803

☒ by first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P.; or
☐ by certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

/s/ Patrick Thomas Keith
Patrick Thomas Keith 48446

United States Bankruptcy Court
Eastern District of Virginia

In re **Judy Faye Walton**

Debtor(s)

Case No. **19-36312-KLP**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

Page 6

To: **Michael Wayne Investment Co.; R. Edward Bourdon, Jr., Reg. Agent**
Pembroke One 5th Floor; 281 Independence Blvd; Virginia Beach, VA 23462

Name of creditor

2006 Mitsubishi Endeavor AWD 299,000 miles

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☒ To value your collateral. *See Section 4 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 8 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

No later than 7 days prior to 02/12/2019

Date and time of confirmation hearing:

February 12, 2020 at 9:10AM

Place of confirmation hearing:

701 E. Broad St., Rm 5100, Richmond, VA

Judy Faye Walton

Name(s) of debtor(s)

By: **/s/ Patrick Thomas Keith**

Patrick Thomas Keith 48446

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Patrick Thomas Keith 48446

Name of attorney for debtor(s)

P.O. Box 11588

Richmond, VA 23230-1588

Address of attorney [or pro se debtor]

Tel. # **(804) 358-9900**

Fax # **(804) 358-8704**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

- ☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
- ☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this **December 10 2019**.

/s/ Patrick Thomas Keith

Patrick Thomas Keith 48446

Signature of attorney for debtor(s)

Ver. 10/18

United States Bankruptcy Court
Eastern District of Virginia

In re Judy Faye Walton

Debtor(s)

Case No. 19-36312-KLP

Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: **Vincent D. Hardy, Reg. Agent; Prince George Service Corporation**
800 South Sycamore Street; Petersburg, VA 23803

Name of creditor

2007 Tow Pro Trailer

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. *See Section 4 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 8 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.
2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

No later than 7 days prior to 02/12/2019

Date and time of confirmation hearing:

February 12, 2020 at 9:10AM

Place of confirmation hearing:

701 E. Broad St., Rm 5100, Richmond, VA

Judy Faye Walton

Name(s) of debtor(s)

By: **/s/ Patrick Thomas Keith**

Patrick Thomas Keith 48446

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Patrick Thomas Keith 48446

Name of attorney for debtor(s)

P.O. Box 11588

Richmond, VA 23230-1588

Address of attorney [or pro se debtor]

Tel. # **(804) 358-9900**

Fax # **(804) 358-8704**

CERTIFICATE OF SERVICE

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- ☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this December 10 2019 .

/s/ Patrick Thomas Keith

Patrick Thomas Keith 48446

Signature of attorney for debtor(s)

Ver. 10/18

United States Bankruptcy Court
Eastern District of Virginia

In re **Judy Faye Walton**

Debtor(s)

Case No. **19-36312-KLP**

Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: Internal Revenue Service; 400 N. Eighth Street; Richmond, VA 23219 / Attorney General of the U.S., William Barr, A.G.; U.S. Department of Justice; 950 Pennsylvania Avenue, NW Washington, DC 20530-0001 / U.S. Attorney's Office; Attn: Jonathan H. Hambrick, Civil Process Clerk; 919 E. Main St. Ste 1900; Richmond, VA 23219

Name of creditor

Tax Lien on Personal Property

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. *See Section 4 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 8 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.
2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

No later than 7 days prior to 02/12/2019

Date and time of confirmation hearing:

February 12, 2020 at 9:10AM

Place of confirmation hearing:

701 E. Broad St., Rm 5100, Richmond, VA

Judy Faye Walton

Name(s) of debtor(s)

By: **/s/ Patrick Thomas Keith**

Patrick Thomas Keith 48446

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Patrick Thomas Keith 48446

Name of attorney for debtor(s)

P.O. Box 11588

Richmond, VA 23230-1588

Address of attorney [or pro se debtor]

Tel. # **(804) 358-9900**

Fax # **(804) 358-8704**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

- ☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
- ☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this December 10 2019 .

/s/ Patrick Thomas Keith

Patrick Thomas Keith 48446

Signature of attorney for debtor(s)

Ver. 10/18

Fill in this information to identify your case:

Debtor 1 Judy Faye Walton

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 19-36312-KLP
(If known)

Check if this is:

- ☐ An amended filing
- ☒ A supplement showing postpetition chapter 13 income as of the following date:
5/10/2019
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies.	Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	<u>Disability</u>	
	Employer's name		
	Employer's address		
	How long employed there?		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>N/A</u>

Debtor 1 **Judy Faye Walton**

Case number (if known) **19-36312-KLP**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 0.00	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 1,633.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP	8f. \$ 192.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: Family Contribution	8h.+ \$ 100.00	+ \$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,925.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 1,925.00 + \$ N/A	= \$ 1,925.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 1,925.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Judy Faye Walton

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 19-36312-KLP
(If known)

Check if this is:

- ☐ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:

5/10/2019

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,100.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Judy Faye Walton**

Case number (if known) **19-36312-KLP**

6. Utilities:								
6a. Electricity, heat, natural gas	6a. \$	150.00						
6b. Water, sewer, garbage collection	6b. \$	35.00						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	50.00						
6d. Other. Specify: _____	6d. \$	0.00						
7. Food and housekeeping supplies	7. \$	192.00						
8. Childcare and children's education costs	8. \$	0.00						
9. Clothing, laundry, and dry cleaning	9. \$	0.00						
10. Personal care products and services	10. \$	0.00						
11. Medical and dental expenses	11. \$	15.00						
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	24.00						
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00						
14. Charitable contributions and religious donations	14. \$	0.00						
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	0.00						
15b. Health insurance	15b. \$	0.00						
15c. Vehicle insurance	15c. \$	128.00						
15d. Other insurance. Specify: _____	15d. \$	0.00						
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Personal Property								
	16. \$	11.00						
17. Installment or lease payments:								
17a. Car payments for Vehicle 1	17a. \$	0.00						
17b. Car payments for Vehicle 2	17b. \$	0.00						
17c. Other. Specify: _____	17c. \$	0.00						
17d. Other. Specify: _____	17d. \$	0.00						
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00						
19. Other payments you make to support others who do not live with you. Specify: _____	\$	0.00						
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.								
20a. Mortgages on other property	20a. \$	0.00						
20b. Real estate taxes	20b. \$	0.00						
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00						
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00						
20e. Homeowner's association or condominium dues	20e. \$	0.00						
21. Other: Specify: _____	21. +\$	0.00						
22. Calculate your monthly expenses								
22a. Add lines 4 through 21.	<table border="1"> <tr> <td>\$</td> <td>1,705.00</td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td>1,705.00</td> </tr> </table>		\$	1,705.00	\$		\$	1,705.00
\$			1,705.00					
\$								
\$	1,705.00							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
23. Calculate your monthly net income.								
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	1,925.00						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	1,705.00						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	220.00						
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
<input checked="" type="checkbox"/> No.								
<input type="checkbox"/> Yes. Explain here: _____								

A 1 Auto Glass & Mirror
314 W Washington Street
Petersburg, VA 23803

ABC Distributing, LLC
Re: Bankruptcy
2800 Lakeside Drive
Deerfield, IL 60015-1280

Ace
2000 S. Colorado Blvd.
Tower One, Suite 3300
Denver, CO 80222

Adelphia Cable
560 Patton St
Danville, VA 24541

Advanced Surgical Partners
□2018 W Broad St
Henrico, VA 23233

AFNI
P.O. Box 3097
Bloomington, IL 61702

Alltel / Windstream
PO Box 18317
Little Rock, AR 72222-8317

American General
9699 W. Broad Street
Suite B
Glen Allen, VA 23060

AmeriGas
Re: Bankruptcy
PO Box 25224
Richmond, VA 23260

Anesthesia Assoc. of Richmond
3998 Fair Ridge Drive
Suite 300
Fairfax, VA 22033-2907

Argent Federal Credit Union
Re: Bankruptcy
P.O. Box 72
Chesterfield, VA 23832

Ashley Funding Services/Labcor
Resurgent Capital Services
P.O. Box 10587
Greenville, SC 29603-0587

Bank of America
1100 North King Street
Wilmington, DE 19884-2211

Bank of McKenney
20718 First St.
Mc Kenney, VA 23872

Barksdale Oils, Inc
1041 E. Bank Street
PO Box 910
Petersburg, VA 23804

Bayview Loan Servicing, Inc.
Bankruptcy Department
4425 Ponce de Leon Blvd 5th FL
Miami, FL 33146

BB&T
Attn: Bankruptcy Dept
P.O. Box 1847
Wilson, NC 27894

Bennett & DeLoney
10542 S. Jordon Gtwy
Ste 150
South Jordan, UT 84095

Better MedCare
4600 Puddledock Rd
Prince George, VA 23875

Bon Secours Bemuda Crossroads
P.O. Box 1400
Belfast, ME 04915

Bon Secours Health System
1505 Marriottsville Road
Marriottsville, MD 21104

Bon Secours Medical Group
7229 A Forest Avenue
Suite 112
Richmond, VA 23226

Bon Secours Richmond Health Sy
RE: Bankruptcy
P.O. Box 28538
Richmond, VA 23228

Brandy Walton
21412 Warrior Drive
Petersburg, VA 23803

Bridgecrest Formerly Drivetrin
PO Box 29018
Phoenix, AZ 85038

Cabrera & Associates, PC
RE: Bankruptcy
560 Route 303, Ste 209
Orangeburg, NY 10962

Call Federal Credit Union
4605 Commerce Road
P.O. Box 26603
Richmond, VA 23261

CB Indigo
PO Box 4499
Beaverton, OR 97076

Center for Gastrointestinal He
601 Old Wagner Road
Suite 100
Petersburg, VA 23805

Certegy Payment Recovery
Re: Bankruptcy
P.O. Box 30031
Tampa, FL 33630-3031

Checkcare
Regional Payment Center
P.O. Box 62400
Virginia Beach, VA 23466-2400

Citi Auto
Re: Bankruptcy
250 Carpenter Freeway
Irving, TX 75038

Citizens Bank & Trust Company
126 S Main St
Blackstone, VA 23824

Clay Home Medical
3333 South Crater Rd
Ste 5
Petersburg, VA 23805

Commonwealth Adjustment Servic
Re: Ukrop's
P.O. Box K-205
Henrico, VA 23288

Commonwealth Gynecology Oncol.
Re: Bankruptcy
P.O. Box 11768
Richmond, VA 23230-0168

Commonwealth Radiology
Re: Bankruptcy
1508 Willow Lawn Dr, Ste 117
Richmond, VA 23230

County of Prince George
Treasurer
P.O. Box 156
Prince George, VA 23875

CPS Security
Re: Bankruptcy
P.O. Box 23037
Corpus Christi, TX 78403

Credit Acceptance Corp
Attn: Bankruptcy Dept
25505 W. 12 Mile Rd.
Soutfield, MI 48034

Credit Collection Services
Re:
725 Canton St
Norwood, MA 02062

Credit One Bank
P.O. Box 98872
Las Vegas, NV 89193-8872

Credit Protection Association
RE:
13355 Noel Road, 21st Floor
Dallas, TX 75240

D. Kent Gilliam, Esquire
Re:
PO Box 845
Chesterfield, VA 23832

Dermatology Associates
Attn: Bankruptcy Dept
301 Concourse Blvd. #190
Glen Allen, VA 23059

Dominion Law Associates
Re:
222 Central Park Avenue
Virginia Beach, VA 23462-3026

Dominion VA Power
Attn: Bankruptcy Group
P.O. Box 26666
Richmond, VA 23261

Drive Time
P.O.Box 29018
Phoenix, AZ 85038

Durham & Durham, L.L.P.
Re: Bankruptcy
5665 New Northside Drive, #510
Atlanta, GA 30328-4649

Ear, Nose & Throat
Specialists of VA
1800 Glenside Dr., 120
Richmond, VA 23226

Earl Shufford, DDS
3524 Boulevard
Colonial Heights, VA 23834

Easypay Finance
PO Box 2549
Carlsbad, CA 92018

Elephant Insurance
140 EastShore Drive Suite 300
Glen Allen, VA 23059

EPICC 2 LCC dba Bettermed Urge
PO Box 6341
Richmond, VA 23230

ERC
P.O. Box 57547
Jacksonville, FL 32241

Express Claims & Recov
720 E 66th St
Savannah, GA 31405

Fast Payday Loans
Re: Bankruptcy
3030 S. Crater Rd
Petersburg, VA 23805

First Access Credit
P.O. Box 89028
Sioux Falls, SD 57109

First Point Collection Resourc
RE:
PO Box 26140
Greensboro, NC 27402-6140

First Premier Bank
Attn: Bankruptcy Dept.
PO Box 5524
Sioux Falls, SD 57117-5524

First Union Nat. Bank
Mail Code VA 7359
P.O. Box 13765
Roanoke, VA 24037

First Virginia
7001 Post Rd
Suite 300
Dublin, OH 43016

First Virginia Bank
Re: Bankruptcy
P.O. Box 15026
Wilmington, DE 19850-5026

First Virginia Financial Servi
3219 Crater Rd
Ste C
Petersburg, VA 23805

Ford Motor Credit Company
National Bankruptcy Service
9930 Federal Drive
Colorado Springs, CO 80921-3664

Fort Lee Federal Credit Union
Re: Bankruptcy
4495 Crossings Blvd
Prince George, VA 23875-1455

Friedman's Jewelers
P.O. Box 70169
Dallas, TX 75370

Gary Palmore
319 Dupuy Avenue
Colonial Heights, VA 23834

Gastrointestinal Specialists
2369 Staples Mill Road
Ste 200
Richmond, VA 23230

Genesis FS Card Services
Re: Bankruptcy
PO Box 84049
Columbus, GA 31908

Genesis FS Card Services
Re: Ashley Furniture
PO Box 84049
Columbus, GA 31908

Hanger Prosthetics & Orthotics
7594 W. Broad St
Henrico, VA 23294-3608

Internal Revenue Service
400 N. 8th St., Box 76
Stop Room 898
Richmond, VA 23219

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
Proceedings & Insolvencies
P.O. Box 21126
Philadelphia, PA 19114-0326

James R. Johnson, DDS
6204 Duncan Road
Petersburg, VA 23803

James River Emergency Group
Mailstop: 43809623
P.O. Box 660827
Dallas, TX 75266-0827

Jefferson Capital Systems
16 McLeland Road
Saint Cloud, MN 56303

John Randolph Medical Center
PO Box 740760
Cincinnati, OH 45274

JT Morris & Son
103 South Adams Street
Petersburg, VA 23803

Labcorp
Re: Bankruptcy Dept.
PO Box 2240
Burlington, NC 27216

Lafayette, Ayers & Whitlock
10160 Staples Mill Rd
Ste 105
Glen Allen, VA 23060

LCA Collections
Re: LabCorp
1250 Chapel Hill Road
Burlington, NC 27215

Liberty Mutual Group
P.O. Box 52102
Phoenix, AZ 85072

Maggie Colburn
44 North Andrews Drive
Ormond Beach, FL 32174

MCV Physicians Billing Office
RE: Bankruptcy
PO Box 91747
Richmond, VA 23291-1747

Medical Data Systems
D/B/A Medical Revenue Service
130 W Center
Sebring, FL 33870

Medical Revenue Services
645 Walnut St., Ste 5
Gadsden, AL 35902

Michael Wayne Investment Co.
2900 Sabre Street, #75
Virginia Beach, VA 23452

Midland Funding
8875 Aero Dr
Ste 200
San Diego, CA 92123

Miramed Revenue Group
Re: Bon Secours St. Marys Hosp
991 Oak Creek Drive
Lombard, IL 60148

Monument Pathologists
Attn: Bankruptcy Dept.
PO Box 5468
Martinsville, VA 24115

National General Insurance
5757 Phantom Drive
Suite 200
Hazelwood, MO 63042-2406

Navy Federal Credit Union
P.O. Box 3000
Merrifield, VA 22119-3000

Novasom, Inc.
75 Remittance Drive
Dept 6583
Chicago, IL 60675

Ortho Virginia, Inc
P.O. Box 35725
Richmond, VA 23235-0725

OrthoVirginia
1115 Boulders Pkwy
Ste. 200
Richmond, VA 23235

Oxmoor House
P.O. Box 11090
Des Moines, IA 50336-1090

Penn Credit Corp
916 14th Street
Harrisburg, PA 17104

People's Advantage
Attn: Bankruptcy
P.O. Box 3180
Petersburg, VA 23805

Plains Commerce Bank
Re: Bankruptcy
5109 South Broadband LN
Sioux Falls, SD 57108

Portfolio Recovery
Re: Bankruptcy
PO BOX 12914
Norfolk, VA 23514

Premier Credit of N. America
Re: Bankruptcy
P.O. Box 4115
Concord, CA 94524

Prince George Service Corp
T/A Auto World of Virginia
2400 W Hundred Road
Chester, VA 23831

Progressive Leasing
11629 S. 700 E.
Suite 100
Draper, UT 84020

Pulmonary & Critical Care of t
P.O. Box 11768
Richmond, VA 23230

Pulmonary Associates of Rich
P.O. Box 1180
Sharpsburg, GA 30277

Quality Asset Recovery
7 Foster Ave
Ste 101
Gibbsboro, NJ 08026

Radiology Associates of Richmo
2602 Buford Road
Richmond, VA 23225

Ragsdale Building Supply
8511 Boydton Plank Road
Petersburg, VA 23803

Richmond Gastroenterology
Associates
107 Wadsworth Drive
Richmond, VA 23236

RJM Acquisitions
Re: Bankruptcy
P.O. Box 1160
Syosset, NY 11791-0489

RSKMGTNAN3
Re:
5100 Peachtree Industrial Blvd
Norcross, GA 30071

Shell
PO BOX 9001011
Louisville, KY 40290-1011

Southside Regional Medical Cen
Attn: Bankruptcy Dept.
200 Medical Park Blvd.
Petersburg, VA 23805

Southside Regional Medical Cen
PO Box 501128
Saint Louis, MO 63150-1128

Speedy Cash
801 B Ponce De Leon blvd
Saint Augustine, FL 32084

Speedy Cash
PO Box 780408
Wichita, KS 67278

St. Mary's Hospital
Attn: Bankruptcy Dept
P.O. Box 100767
Atlanta, GA 30384-0767

Suntrust Bank
RE: Bankruptcy
P.O. Box 791144
Baltimore, MD 21279-1144

T-Mobile
Re: Bankruptcy
P.O. Box 37380
Albuquerque, NM 87176-7380

TekCollect
Re: Vantage Point FCU
P.O. Box 1269
Columbus, OH 43216

The Northland Group
P.O. Box 390486
Minneapolis, MN 55439

Thomas B. Gladin, Esq.
P.O. Box 2872
Chester, VA 23831

Top Auto Sales
26030 Cox Rd
Petersburg, VA 23803

Total Visa
P.O. Box 5220
Sioux Falls, SD 57117

TSC Accounts Receivable Soluti
2701 Loker Avenue, West Suite
Carlsbad, CA 92010

U Haul
Payment Processing
P.O. Box 21501
Phoenix, AZ 85036

United Consumers
Re: Bankruptcy
14205 Telegraph Rd
Woodbridge, VA 22192

United Tranzactions
3200 Executive Way
Hollywood, FL 33025

Vascular Surgery Associates
417 Libbie Ave
Richmond, VA 23226

VCU Dental Care
520 North 12th Street
Box 980566
Richmond, VA 23298

VCU Health System
PO Box 980462
Richmond, VA 23298

Vengroff, Williams, & Assoc.
RE: Bankruptcy
380 Townline Road #180
Hauppauge, NY 11788-2843

Verizon
500 Technology Drive
Suite 550
Saint Charles, MO 63304-2225

Virginia Dept of Taxation
P.O. Box 2156
Richmond, VA 23218

Virginia Ear Nose, and Throat
203 E. Cary Street
Suite 226
Richmond, VA 23219

Virginia Emergency Group
PO Box 320006
Birmingham, AL 35222-1308

Virginia Eye Institute
Attn: Bankruptcy Dept
400 Westhampton Station
Richmond, VA 23226

Virginia Eye Specialists, PC
Re: Bankruptcy
809 Club Ridge Court
Chester, VA 23836

Virginia Medical Group
Re: Bankruptcy
2905 Boulevard
Colonial Heights, VA 23834

Virginia Urology
Re: Bankruptcy
P.O. Box 79437
Baltimore, MD 21279-0437

VMG Specialists PC
P.O. Box 11768
Richmond, VA 23230

West End Anesthesia Grp
5855 Bremo Road
Suite 100N
Richmond, VA 23226-1926

Westlake Financial Services
Re: Bankruptcy
P.O. Box 76809
Los Angeles, CA 90076-0809